

Wellmark Blue Cross and Blue Shield is moving self-administered specialty drugs to a drug card benefit rather than a health benefit effective January 1, 2009.

## Specialty Drugs Frequently Asked Questions

**Q: What are specialty drugs?**

**A:** Specialty drugs are high-cost injectable, infused, oral or inhaled drugs for the ongoing treatment of a chronic condition. These drugs generally require close supervision and monitoring of the patient's drug therapy.

**Q: How do I know if my physician has written a prescription for a specialty drug?**

**A:** Indicators that a drug is considered a specialty drug are:

- Requires special handling and administration
- Requires temperature controlled shipping
- Requires careful adherence to treatment protocols
- Requires special monitoring or testing
- Used for chronic illness or rare medical condition
- High-priced drug (\$1,500 -- \$100,000 annually)

**Q: What is the new benefit change regarding specialty drugs?**

**A:** Under this new benefit change self-administered specialty drugs will be covered under the drug plan instead of under the health plan. This new benefit design will apply to all Wellmark plans offered except Deductible 3 Plus.

**Q: How will I know what drugs are considered self-administered specialty drugs?**

**A:** There are approximately 70 drugs that Wellmark has identified as self-administered specialty drugs. The Wellmark Specialty Drug List is available on [www.wellmark.com](http://www.wellmark.com). From the Members tab, choose General Pharmacy Information and then Specialty Drugs. Also, you can contact Wellmark's customer service staff about specialty drugs. Wellmark's customer service phone numbers are listed at the end of this document.

Specialty drugs on the list under the "Self Administered" category will only be available at the pharmacy as a pharmacy benefit. Drugs on the list under "Self and/or Office Administered" category will be available either at the doctor's office (where they will be processed as a health benefit) or at the pharmacy (where they will be processed as a drug benefit.) Finally, specialty drugs on the list under the "Office Administered" category will be only available at the doctor's office and will be processed as a health benefit.

**Q: What is my cost share for a self administered specialty drug?**

**A:** Depending on the specialty drug, your cost share will be either the cost of the preferred brand name drug (tier 2) or the non-preferred brand name drug (tier 3). The following are the prescription drug cost share amounts for the Wellmark plans affected by this benefit design change. The majority of self-administered specialty drugs are on the non-preferred brand name drug (tier 3).

Wellmark Plan	Tier 2: Preferred Brand Name Drug	Tier 3: Non-Preferred Brand Name Drug
Blue Access	\$15 copay	\$30 copay
Blue Advantage	\$15 copay	\$30 copay
Iowa Select	\$15 copay if you have not reached your maximum out-of-pocket	\$30 copay if you have not reached your maximum out-of-pocket
Program 3 Plus	\$15 copay if you have not reached your maximum out-of-pocket	\$30 copay if you have not reached your maximum out-of-pocket

**Q: What happens if I receive a self-administered specialty drug from a doctor or other health care provider?**

**A:** The claim under the health plan will be denied and you will be responsible for the cost of the drug. The doctor's office cannot file the claim as a pharmacy claim.

**Q: If I am currently receiving a self-administered specialty drug from a pharmacy, how will this change affect me?**

**A:** Currently, you are paying for the full cost of the drug and waiting to be reimbursed from Wellmark. Effective January 1, 2009, if you use a pharmacy that belongs to the Wellmark network, you will pay your cost share at the pharmacy when you receive your self-administered specialty drug.

If you use a pharmacy that belongs to the Wellmark network, your claim will be filed electronically. If you use a pharmacy that does not belong to the Wellmark network, you will have to pay for the entire cost of the specialty drug, submit a paper claim, and wait for reimbursement.

- Q: I am taking a specialty drug that is listed in the “Office Administered” category, will this change affect me?**
- A:** No, specialty drugs that are listed in the “Office Administered” category will still only be available at the doctor’s office and will be processed as a health benefit.
- Q: Are generics on the Wellmark Specialty Drug List?**
- A:** Generic products will be added to the list as they become available. As a general rule, specialty drugs are sophisticated biotech drugs. Today, there is no FDA approval of a generic biotech drug. There are some oral specialty drugs that have a generic available today that are on the preferred generic drug (tier 1).
- Q: Are mail order benefits available for drugs on the Wellmark Specialty Drug List?**
- A:** No, drugs on this list are limited to a 30-day supply per prescription. Mail order benefits through Walgreens Mail Service are not available.
- Q: How will my physicians and other providers know this benefit is changing?**
- A:** Wellmark has made providers aware of this change through letters and articles in the provider newsletter.
- Q: Why is Wellmark moving self-administered specialty drugs to a drug plan benefit?**
- A:** There are several reasons for this change. First of all, as a pharmacy benefit, Wellmark can achieve overall lower pricing for these drugs which help keeps the cost of health care premiums in check. In addition, as a pharmacy benefit, utilization management programs such as prior authorization, step therapy, and quantity limits can be applied at the time the prescription is being filled and the claim is being processed at the pharmacy.
- Caremark Specialty Pharmacy**
- Q: Besides the retail pharmacy, is there another means for me to receive self-administered specialty drugs?**
- A:** You can choose to receive self-administered specialty drugs through the Caremark Specialty Pharmacy.
- Q: What is the Caremark Specialty Pharmacy?**
- A:** The Caremark Specialty Pharmacy is a full-service specialty pharmacy dedicated to serving individuals using specialty drugs. The Caremark Specialty pharmacists are expertly trained to dispense and provide education and training for specialty drugs.
- Q: Are drugs delivered through Caremark Specialty Pharmacy considered mail order?**
- A:** Drugs delivered through the Caremark Specialty Pharmacy are not considered mail order because mail order benefits do not apply. Since the Caremark Specialty Pharmacy is located out-of-state, shipping the product is the only distribution method available. You can only obtain a 30-day supply through the Caremark Specialty Pharmacy. Caremark uses sophisticated shipping methods to ensure the drug is shipped following manufacturer’s guidelines (proper storage, refrigeration, etc.).
- Q: What is the benefit in using Caremark Specialty Pharmacy?**
- A:** By using Caremark Specialty Pharmacy for your specialty drugs, you will receive the following value-added services at no extra cost.
- Education and wellness programs that provide information, materials, and ongoing support to help you manage your health.
  - Complete insurance billing, including coordination of benefits for lower out-of-pocket costs and virtually no paperwork.
  - Timely, accurate and free courier delivery of medications, often with next day delivery.
  - Supplies, including syringes, alcohol swabs, and sharps kits, if required.
- Q: How do I start to use Caremark Specialty Pharmacy?**
- A:** Getting started with Caremark Specialty Pharmacy services is easy with two simple options:
- Call CaremarkConnect at 1-800-237-2767 and identify yourself as a Wellmark Blue Cross and Blue Shield member. Hours are Monday through Friday, 6:30 a.m. – 8 p.m. CST. A representative will collect your information and contact your physician to obtain a new prescription.
  - Ask your provider to fax a completed CaremarkConnect enrollment form to 1-800-323-2445. (A CaremarkConnect enrollment form can be found at the Wellmark Web site.) A CaremarkConnect representative will then contact you to obtain any information needed to complete the ordering process.

**If you have questions, contact Wellmark’s customer service staff at:**

Blue Access	1-800-553-7801	Iowa Select	1-800-622-0043
Blue Advantage	1-800-553-7801	Program 3 Plus	1-800-622-0043

